nesssuper
Industry Super for Trades

Contributions: Making the most of your super

The returns on your super fund and the fees that you pay are important factors to consider but they are just one piece in the puzzle when it comes to how much you have in retirement.

How much you contribute into super over your working life can be the difference between living the life you want in retirement or worrying about whether you can afford to retire.

If you start contributing into super early, then you will not have to play catch up later in life and there can be tax benefits along the way.

Please note – There are age limits that apply to making contributions into super.

There are a number of ways you can contribute into super.

- **Concessional contributions**
- **Non-concessional contributions** and
- **Special purpose contributions**

Concessional contributions

Concessional contribution are contributions made into super from your pre-tax salary or wages.

Making contributions this way via salary sacrifice or personal deductible contributions can reduce the amount of personal income tax that you pay as the tax payable on most contributions is 15%, which may be less than your marginal tax rate and a lot less than the highest tax rate of 45% plus 2% Medicare Levy.

Concessional contributions include the following:

- **Superannuation guarantee (SG) contributions** – compulsory contributions paid by your employer into your super. Currently set at 12% of ordinary time earnings.
- **Other employer contributions** – contributions made under an award or agreement.
- **Salary sacrifice contributions** – contributions you have asked your employer to make on your behalf before tax. These contributions can reduce the amount of tax that you pay.
- **Personal deductible contributions** – contributions that you have made personally and are able to claim a tax deduction for. These contributions can also reduce the amount of tax you pay.

Non-concessional contributions (NCC)

NCC are contributions made into super from your after-tax salary or wages. These contributions do not reduce the amount of personal income tax you pay but there is no tax payable on these contributions when received by your super fund, provided your super fund holds your tax tile number (TFN).

NCC include, but not limited to the following:

- **Personal non-concessional contributions** – contributions you have made personally and do not claim a tax deduction for.
- **Spouse contributions** – contributions made into your spouse's super. In some circumstances you may be eligible to claim a tax offset of up to $540.

Your NCC will be taxed at the highest tax rate if you do not provide your tax file number (TFN) to your super fund.

Special purpose contributions

There are also other types of contributions called Special Purpose contributions. These types of contributions include the following:

- **Downsizer contributions** – contributions you can make from the sale proceeds of your home.
- **Small business CGT contributions** – contributions that you can make from the sale of an active asset in a business.

Please refer to the factsheets on downsizer contributions and small business capital gains tax concessions for further information.

Contribution caps

There are limits (known as caps) on how much you can contribute into super. If you exceed these caps, then you may end up having to pay more tax.

Concessional contribution cap

The current general contributions cap is shown in Table 1 below.

Table 1

Financial year	Concessional contribution cap
2026-27	$32,500[1]

Unused concessional contribution cap

If you didn't use the full concessional contribution cap in previous years, you can carry forward the unused amount and contribute more than the annual cap in a later year without incurring extra tax.

To be eligible your Total Super Balance (TSB) must be less than $500,000 on 30 June of the previous financial year. You can carry forward unused concessional contribution cap amounts from the previous five (5) financial years in the current financial year if you exceed the concessional contribution cap in that year.

To check the amount of your unused concessional contribution cap, log in to the ATO Online Services website.

Example of unused concessional contribution cap

Tom is 60 years of age and has not had the funds to contribute personally into super in the past. Tom's Total Super Balance (TSB) was less than $500,000 as at 30 June 2026.

Tom has not used all his concessional contributions caps from the 2021/22 financial year to the 2025/26 financial year and has accumulated $60,000 in unused concessional contribution cap. He also has this year's general cap of $32,500. Therefore, the total cap for the 2026/27 year is $92,500.

Tom's annual income is $140,000 and his employer pays superannuation guarantee (SG) contributions totaling. $16,800.

Tom would like to contribute $50,000 into superannuation and claim a tax deduction. Tom will not exceed the concessional contributions cap as his total concessional contributions are $66,800 and his total concessional contributions cap including his unused concessional contributions cap is $92,500.

Total superannuation balance (TSB)

TSB is the total amount of superannuation money held across all your superannuation funds. Your TSB includes but not limited to any accumulation phase money, such as your NESS Super account; your retirement phase money, such as your NESS Pension account; any rollover amounts in transit between super funds. To check your TSB amount, you can log in to the ATO online services website.

Table 2 provides the current and prior TSB limits.

Table 2

Financial Year	TSB Limits
Prior to 2020/21	$1.6 million
2021/22 to 2022/23	$1.7 million
2023/24 to 2024/25	$1.9 million
2025/26	$2 million
2026/27	$2.1 million

1. The concessional contributions cap (the general cap as shown in the table above) is indexed annually in line with average weekly ordinary time earnings (AWOTE). Indexation does not increase the cap in some years as increases are rounded down to the nearest multiple of $2,500

NCC cap

The current general NCC cap is shown in Table 3 below.

Table 3

Financial year	NCC cap
2026/27	$130,000

The NCC caps are 4 times the concessional contribution caps.

If your TSB is over the TSB limit then you will not be able to make any non-concessional contributions.

Bring-forward rule

The Bring-Forward Rule allows you to contribute up to three times the annual NCC cap amount in the current financial year, providing you are under age 75 and you do not exceed the TSB.

Total super balance on 30 June of previous year	Non-Concessional Contributions cap for the first year	Bring- forward period
Less than $1.84 million	$390,000	3 years
$1.84 million to less than $1.97 million	$260,000	2 years
$1.97 million to less than $2.1 million	$130,000	No bring-forward period, general non-concessional contributions cap applies
$2.1 million or more	Nil	Cannot make non-concessional contributions

How to add to your super

1. BPAY® or Electronic Funds Transfer (EFT)

1. To contribute to your NESS Super account via BPAY or EFT, simply follow the instructions from your bank or credit union.
2. To obtain your unique BPAY or EFT details go to the secure member online portal (**member.nesssuper.com.au**) or the NESS Super app.

2. Through your employer

Ask your employer if they offer salary sacrifice[2], what your options are and any impacts it might have on your salary and benefits.

We're here to help

Financial advice is available to all NESS Super members and simple advice is free of charge.

For more details on our financial planners, including their qualifications and our services visit **nesssuper.com.au/advice.**

If you have any other questions, you can contact our Member Services Team, Monday to Friday between 8:30am – 6:00pm (AEST/AEDT) on **1800 022 067**, or email **contact@nesssuper.com.au.**

2. Salary sacrifice may affect some Government benefits and employee benefits. Consider getting financial advice before deciding if a salary sacrifice arrangement is right for you.

This document was issued in September 2026 by NESS Super Pty Ltd (**Trustee**) ABN 28 003 156 812 AFSL 238945, as Trustee of NESS Super (the **Fund**) ABN 72 229 227 691.

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